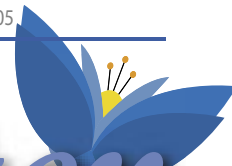




# Newsletter



U.S. Department of Housing and Urban Development

Office of Multifamily Housing Programs

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[www.hud.gov](http://www.hud.gov)  
[espanol.hud.gov](http://espanol.hud.gov)

## New Medicare Prescription Drug Plan Coming in 2006

Persons receiving Medicare will soon need to make a decision about participating in the new Medicare prescription drug plan, also known as Medicare Part D. This new program goes into effect January 1, 2006, with enrollment beginning November 15, 2005. The Medicare prescription drug plan will provide insurance coverage for prescription drugs through plans offered by insurance companies and other private companies. Unless they are currently enrolled in a drug plan that is equal to or better than the Medicare coverage, Medicare beneficiaries will need to choose a drug plan that will work best for them.

Persons receiving Medicare who have limited income and resources may qualify for extra help paying for the new Medicare prescription drug plan costs. Persons who have Medicaid, a Medicare Savings Program, or SSI, will automatically receive extra help and do NOT need to apply for it.

Other Medicare beneficiaries may begin applying for the low-income subsidy starting in May 2005. Persons who have not received an application for the low-income subsidy from the Social Security Administration (SSA) should request one by calling SSA at 1-800-772-1213 or they can apply online at [www.socialsecurity.gov](http://www.socialsecurity.gov). People applying for the low-income subsidy will be notified by mail if they qualify for the extra help.

In October 2005, persons receiving Medicare will receive a handbook, *Medicare & You 2006*, that will include more detailed information about the prescription drug plans, including the drug plans available in different areas of the country.

## The Work Number, What Is It ?

The Department's Enterprise Income Verification (EIV) system will contain quarterly wage, employer information, weekly/bi-weekly unemployment benefit payments, monthly, SS and SSI benefits and Medicare deductions and/or buy-ins. Until such time that the EIV system is available for Multifamily's owners and agents they should pursue alternative sources for obtaining upfront verification and wage information such as The Work Number.



The Work Number is a database-driven service providing automated (and therefore tamper-resistant) employment and income verifications for people who currently work, or have previously worked, for any of the 1,000 large employers on The Work Number database. The data comes directly from the employers' payroll systems – so the information is accurate.

Accurate data results in better eligibility decisions, reduced overpayments, accurate subsidy payments, and reduced error rates.

## We Are Listening



The Office of Housing Assistance and Grant Administration (HAGA) is dedicated to working with HUD field staff, contract administrators, property owners and managers to provide up-to-date guidance on how to ensure eligible people receive the correct rental assistance. As part of the Rental Housing Integrity Improvement Project (RHIIP), the Office of HAGA provided such guidance by revising Handbook 4350.3, Occupancy Requirements of Subsidized Multifamily Housing Programs, issuing the Rent and Income Determination Quality Control Monitoring Guide, launching the RHIIP web site, publishing the brochure "RHIIP & You", developing a number of Information Sheets covering various RHIIP related questions, publishing the quarterly RHIIP Newsletter and the monthly RHIIP Training Calendar, as well as many other initiatives.

Until recently, communication with HUD field staff, contract administrators, property owners and managers was primarily one way - employees of the Office of HAGA used their experience and best judgment to determine what guidance was needed and the best way to deliver it. In March, however, the Office of HAGA decided to try a new communication approach - a survey was mailed to a randomly chosen group of HUD field offices and performance-based contract administrators (PBCAs) to solicit feedback on the effectiveness of the RHIIP Newsletter and the web-based RHIIP Training Calendar.







The survey consisted of seven multiple choice questions and captured such information as the respondents' familiarity with the RHIIP Newsletter and Training Calendar and their attitudes toward information coverage and presentation. The survey also offered an opportunity to submit in-depth responses. The results of the survey will be used by the Office of HAGA to improve the RHIIP Newsletter and the RHIIP Training Calendar.

There were 125 responses to the survey: 121 HUD field staff members and 4 PBCAs. Ninety percent of the respondents think the RHIIP Newsletter offers useful information and seventy-six percent feel that it is relevant to their work. Fifty-five percent of the respondents indicated that the Newsletter should be available in both a printed and an electronic format. As for the Training Calendar, fifty-four percent of the respondents were familiar with the Training Calendar; however, most of them did not have a chance to use it yet. This can be explained by the fact that the Training Calendar is a relatively new Office of HAGA initiative. In spite of the fact that not many respondents have used the Training Calendar, the overwhelming majority think that the Office of HAGA should continue making the Training Calendar available on the web.

The Office of HAGA would like to thank all survey respondents for their participation. The opinions received will help us to develop more effective tools to assist you in implementing RHIIP related activities.

## Things You Should Know

HUD's Office of Inspector General (OIG) reposted Form HUD-1140-OIG, *Things You Should Know*, to HUD-Clips in November 2004 because of a change in the OIG telephone number. The Form HUD-1140-OIG provides guidance to prospective and current tenants about information they must provide to the owner or agent when applying for or being recertified for assisted housing. The form explains clearly the penalties involved if they knowingly omit or give false information. Tenants are educated in the following areas:

-  The importance of asking questions to clarify statements that the tenant does not understand;
-  How to complete a housing application including what is considered income and assets;
-  The significance of signing the application;
-  Requirements at recertification;
-  The various fraud schemes that exist such as being required to pay an application fee or being asked for money to get their name moved up on the waiting list;
-  Guidance to tenants on how to report abuse

Further information concerning Form HUD-1140-OIG is available on HUDCLIPS at [www.hudclips.org](http://www.hudclips.org).



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## Industry Training on the HUD Rental Housing Integrity Improvement Program (RHIIP) for HUD Subsidized Housing, Houston, Texas

Affordable Housing Management Association (AHMA)-East Texas recently sponsored a workshop conducted by the Southwest Housing Compliance Corporation (SHCC), Performance- Based Contract Administrator for the Houston HUD Multifamily Program Center, in support of HUD's RHIIP initiative to reduce errors in rent and income determinations by 50 percent in FY 2005.

Owners and the managers received a thorough overview of HUD's RHIIP initiative and goal of ensuring "the right benefits go to the right persons". Details on how this initiative affects the management reviews performed by SHCC were provided by SHCC Senior Asset Managers, Jenny DeSilva and Herbert Edgins.

It is essential that project management staff receive adequate training to carry out the responsibilities of their jobs, to set a consistent standard for tenant files; and, to make sure their interviews ask the right questions relating to income and expenses.



HUD's Office of Multifamily Housing Programs, Rent and Income Determination Quality Control Monitoring Guide provides specific guidelines to assist contract administrators (CAs) in improving their monitoring activities, bringing about the correction of errors in rent determinations. HUD has implemented systems and compliance policies to better assure that corrections are made when errors and oversights are discovered.

A RHIIP brochure and related information sheets have been developed for owners/agents, tenants, contract administrators, and HUD staff. These resources are located on the Multifamily RHIIP webpage at <http://www.hud.gov/offices/hsg/mfh/rhiip/mfhrhiip.cfm>.

The updated HUD-4350.3 REV-1, Occupancy Requirements of Subsidized Multifamily Housing Programs, remains a valuable tool to those who administer HUD rental assistance programs.

At the end of this AHMA-East Texas RHIIP Workshop, all attendees were fully aware of their roles and responsibilities for participating in and preserving HUD subsidized housing programs.

Houston's HUD Multifamily Program Center RHIIP Help Desk Representatives attending this workshop were Mary Frances Byrd, Housing Management Specialist, and Cheryl Henderson, Project Manager.



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## The Work Number, What Is It... *continued from page 1*

The Work Number provides Benefits Workers, Child Support Enforcement Workers and Fraud & Quality Control Auditors with accurate and up-to-date employment and income data. Owners, management agents and public housing agencies (PHAs) nationwide can get instant verifications online and can quickly identify unreported income with The Work Number.

### Use The Work Number to:

- # Confirm applicant wages
- # Uncover unreported, earned income
- # Track job start dates, and W2W retention efforts
- # Locate employment and income for applicants anywhere in the country

Employers prefer to use The Work Number because it speeds up the process – so their employees don't have to wait. It lightens their administrative support needs and therefore, lowers costs. It also lowers the employers' risk of responding with subjective or inaccurate data. Rather than respond directly to verification requests, employers such as American Airlines, Cisco, Coca Cola, FedEx, Ford Motor, GE, Disney, Intel, Motorola, Microsoft, Nokia, Wal Mart and hundreds of others "outsource" the verification process to The Work Number.

To learn more about The Work Number's service for owners, management agents and PHAs, please call Shan O'Connell at (314) 214-7530, or send him an e-mail at [soconnell@talx.com](mailto:soconnell@talx.com).



## Questions and Answers Posted on RHIIP website



Q

&

A

At the time of issuance in June 2003 of Handbook 4350.3 REV-1, Occupancy Requirements of Subsidized Multifamily Housing Programs, a mailbox was opened allowing HUD staff, contract administrators, owners, agents and other program participants to ask questions pertaining to occupancy issues related to the Handbook. HUD Headquarters staff provided answers to these questions. A list of 175 questions and answers was compiled, put through Departmental clearance and is now established as Departmental policy. This list of questions and answers, "Final Multifamily Mailbox: 4350.3 REV-1 Summary of Questions", is posted on the RHIIP website at [www.hud.gov/offices/hsg/mfh/rhiip/mfhrhiip.cfm](http://www.hud.gov/offices/hsg/mfh/rhiip/mfhrhiip.cfm).



## RHIIP Help Desk Representative Conference Calls

Between November 3, 2004 and March 16, 2005, the Office of Housing Assistance and Grants Administration hosted conference calls with the RHIIP Help Desk Representatives to introduce a series of six training modules covering aspects of eligibility and income and rent determination identified during RHIIP Error Measurement studies as the sources where significant errors occur. The modules were developed in support of the Rental Housing Integrity Improvement Project (RHIIP) and were designed to enhance the RHIIP Help Desk Representatives' ability to reduce errors in subsidy payments. During each conference call, the RHIIP Help Desk Representatives were given an opportunity to participate in a question and answer session on the subject matter being discussed. Nan McKay and Associates assisted HUD with the preparation and delivery of the materials.

Approximately eighty RHIIP Help Desk Representatives from the field offices, along with some of HUD's Multifamily Headquarters employees, participated on each conference call. Each module has been developed into an interactive e-learning course, and distributed to the participants in a cd format for use as a reference tool, and to assist in providing continual occupancy training. In addition, the training materials are available to download from the Multifamily Housing RHIIP website at: <http://www.hud.gov/offices/hsg/mfh/rhiip/mfhrhiip.cfm>

The following is a summary of the material covered in each module.

Module One - November 3, 2004. The training focused on providing an overview and instructions to the RHIIP Help Desk Representatives on how to use the comprehensive training materials. The materials were designed for use as self-study or classroom training, and for use as a desk reference. The following training materials were discussed: 1) participant's manual; 2) trainer's manual; 3) instructor's guide for trainees; 4) power point slides; 5) case studies; 6) pre-tests; and 7) post-tests. The RHIIP Help Desk Representatives were informed that they may use the materials to provide training to property management staff, contract administrators, and HUD staff, among others.

Module Two - December 1, 2004. This module focused on providing comprehensive training materials that included case studies covering three key areas: 1) family consent to verify information; 2) requirements concerning disclosure and documentation of social security numbers; and 3) documentation of citizenship or immigration status.

Module Three - January 12, 2005. Module Three was a departure from the regulation-based format used in Modules One and Two. This module focused on the importance of interviews and interview techniques as a means of reducing errors and omissions and also for providing high quality service to applicants and tenants. During the discussion, four case studies were presented on interviewing techniques, along with a skit where an interviewer interviewed an applicant on an issue concerning child support that illustrated several key principles common to all interviews. The discussion included the following information on interviewing techniques: 1) keys to successful interviews; 2) guidelines for interviewing; 3) how to conduct an interview; 4) questions as interview tools; 5) interviewing persons with disabilities; 6) questions on the initial application and recertification form; 7) zero income families; and 8) policy issues affecting data collection and program integrity.

Module Four - February 2, 2005. Module Four focused on addressing the remaining deductions from income and included a discussion on: 1) absent family members; 2) assets and asset income; 3) periodic income; 4) elderly/disabled family; 5) medical expenses; and 6) disability assistance expenses. It also introduced key concepts related to assets and income from assets and included four comprehensive case studies.

Module Five - February 23, 2005. Module Five continued the discussion of assets begun in the previous module and focused on two of the more complex asset and income issues: real estate owned by family members, and trusts as assets. It also addressed: 1) the challenging areas of self-employment and businesses owned by family members; 2) the income generated by businesses and how business income is calculated for purposes of annual income; and 3) assets disposed of for less than fair market value.

Module Six - March 16, 2005. This module focused primarily on training the RHIIP Help Desk Representatives on how to provide effective training to others on the RHIIP materials presented during Modules One through Five. Additionally, new questions and answers were introduced during the discussion to reinforce the participants' knowledge in the key income and rent problem areas identified in Modules One through Five.



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<http://www.hud.gov/offices/hsg/mfh/rhiip/mfhrhiip.cfm>



## Medicare Prescription Drug Plan ... *continued from page 1*



-  visit [www.medicare.gov](http://www.medicare.gov) on the web and select “search tools” to get personalized information.
-  call the State Health Insurance Assistance Program (see the *Medicare & You 2006* handbook or the web at [www.medicare.gov](http://www.medicare.gov) for telephone numbers)
-  call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Persons receiving Medicare need to act now to become informed on the new Medicare prescription drug plans. People who do not have an existing drug plan that is equal to or better than the Medicare coverage and who do not sign up during the enrollment period, November 15, 2005 through May 15, 2006, will pay a penalty if they join later.